

1                   **AMENDMENTS TO THE CLAIMS**

2                   Please amend the claims of the present application as set forth below. More  
3                   specifically, a detailed listing of all claims has been provided. This listing of claims will  
4                   replace all prior versions and listings of claims in the application. Changes to the claims  
5                   are shown by strikethrough or double brackets (for deleted matter) and underlining (for  
6                   added matter).

7                   By way of overview, claims 1-8, 10-55, and 60-63 are currently pending. The  
8                   status of the claims is indicated below:

- 9                   a) Claims 1, 3, 6, 8, 10-12, 16, 21, 25, 26, 28-35, 38-40, 42, 43, 45, 47, 49, 50,  
10                  and 60 are currently amended;
- 11                  b) Claims 7, 17, 18, 44, and 61-63 were previously presented;
- 12                  c) Claims 2, 4, 5, 13-15, 19, 20, 22-24, 27, 36, 37, 41, 46, 48, and 51-55 are  
13                  original; and
- 14                  d) Claims 9 and 56-59 are canceled without prejudice or disclaimer.

15  
16                   **Listing of Claims**

17                   Begins on the following page.

1        1. (Currently amended) A graphical and interactive interface system for managing  
2 risk management information, comprising:

3              a secure database having risk management information accessible by authorized  
4 access through a network;  
5              a graphics interface for generating graphic data of the risk management  
6 information in response to the authorized access; and  
7              means for generating email to alert authorized users to updates to the risk  
8 management information,

9              wherein the risk management information is segmented within the database for  
10 association with a plurality of companies having proprietary interest in, and authorized  
11 access to, one or more segments of the risk management information.

12  
13        2. (Original) A system of claim 1, the authorized access comprising user inputs to  
14 the graphics interface regarding risk management information.

15  
16        3. (Currently amended) A graphical and interactive interface system for managing  
17 risk management information, comprising:

18              a secure database having risk management information accessible by authorized  
19 access through a network;  
20              a graphics interface for generating graphic data of the risk management  
21 information in response to the authorized access; and  
22              means for generating email to alert authorized users to updates to the risk  
23 management information,

1       A system of claim 1, further comprising one or more workflow process terminals  
2 connected in network with the database, for providing updates to the risk management  
3 information.

4

5       4. (Original) A system of claim 3, the terminals comprising a computer.

6

7       5. (Original) A system of claim 3, the terminals comprising one or more of a  
8 facsimile, telephone and scanner.

9

10      6. (Currently amended) A graphical and interactive interface system for managing  
11 risk management information, comprising:

12       a secure database having risk management information accessible by authorized  
13 access through a network;

14       a graphics interface for generating graphic data of the risk management  
15 information in response to the authorized access; and

16       means for generating email to alert authorized users to updates to the risk  
17 management information,

18       A system of claim 1, the database further comprising assistance data accessible  
19 concurrently with authorized access of the risk management information.

20

21      7. (Previously presented) A system of claim 6, the assistance data comprising loss  
22 prevention and control standards and guidelines.

1       8. (Currently amended) A graphical and interactive interface system for managing  
2       risk management information, comprising:

3           a secure database having risk management information accessible by authorized  
4       access through a network;

5           a graphics interface for generating graphic data of the risk management  
6       information in response to the authorized access; and

7           means for generating email to alert authorized users to updates to the risk  
8       management information,

9           A system of claim 1, a first portion of the risk management information being  
10      associated with a first company having proprietary interest in the first portion, a second  
11      portion of the risk management information being associated with a second company  
12      having proprietary interest in the second portion, the database and interface cooperating  
13      to provide access by the first company to the first portion by authorized access while  
14      prohibiting access by the second company to the first portion, the database and interface  
15      cooperating to provide access by the second company to the second portion by authorized  
16      access while prohibiting access by the first company to the second portion.

17  
18       9. (Canceled)

19  
20       10. (Currently amended) A graphical and interactive interface system for  
21       managing risk management information, comprising:

22           a secure database having risk management information accessible by authorized  
23       access through a network;

1       a graphics interface for generating graphic data of the risk management  
2       information in response to the authorized access; and  
3       means for generating email to alert authorized users to updates to the risk  
4       management information,

5       A system of claim 1, wherein at least part of the risk management information is  
6       encrypted to facilitate the authorized access, and further comprising one or more access  
7       computers coupled in network with the graphics interface for accessing the risk  
8       management information of the database, each of the computers enabling decryption of  
9       the encrypted risk management information with input of appropriate access codes.

10  
11      11. (Currently amended) A graphical and interactive interface system for  
12       managing risk management information, comprising:

13       a secure database having risk management information accessible by authorized  
14       access through a network;

15       a graphics interface for generating graphic data of the risk management  
16       information in response to the authorized access; and

17       means for generating email to alert authorized users to updates to the risk  
18       management information,

19       A system of claim 1, further comprising first and second computers coupled in  
20       network with the graphics interface, the interface providing the first computer with access  
21       to a portion of the risk management information and restricting the second computer from  
22       access to the portion.

1       12. (Currently amended) A graphical and interactive interface system for  
2       managing risk management information, comprising:

3           a secure database having risk management information accessible by authorized  
4       access through a network;

5           a graphics interface for generating graphic data of the risk management  
6       information in response to the authorized access; and

7           means for generating email to alert authorized users to updates to the risk  
8       management information,

9       A system of claim 1, the graphics interface providing one or more filter functions  
10      to manipulate the risk management information for display of graphics data at a computer  
11      networked with the graphics interface.

12

13       13. (Original) A system of claim 12, the display of graphic data occurring without  
14      loading of viewing software at the computer.

15

16       14. (Original) A system of claim 12, the filter functions comprising one or more  
17      of the following: country, city, state, location identifier, gross site property damage  
18      values, property value, total location in square feet, percent noncombustible construction,  
19      percent of noncombustible walls and roof deck with combustible roof covering, percent  
20      of combustible roof, percent of combustible walls, percent with sprinklers, percent  
21      needing sprinklers, survey report delivery time, estimate annual risk avoidance, cost to  
22      complete, last survey date, next survey year/month due, ATC earthquake zone, sprinkler  
23      protection, water supply, surveillance, warehousing protection, other protection,  
24      management programs, impairments, smoking regulations, maintenance, employee

1 training, new construction, insurance, pre-emergency planning, private fire brigade,  
2 hazardous materials, hot work, loss prevention inspection, fire protection inspection,  
3 hazard evaluation, housekeeping, outside contractors, FEMA flood zones, windstorm, fire  
4 department type, survey frequency, priority, status, customer intent to complete, and  
5 predominate construction.

6

7 15. (Original) A system of claim 12, the graphic data comprising one or more  
8 reports selected from the group consisting of fire protection, recommendation summary,  
9 loss prevention survey report delivery, loss prevention survey report schedule, risk  
10 quality benchmarking, risk quality rating, management programs, building construction,  
11 catastrophe, active recommendations, and completion status.

12

13 16. (Currently amended) A graphical and interactive interface system for  
14 managing risk management information, comprising:

15 a secure database having risk management information accessible by authorized  
16 access through a network;

17 a graphics interface for generating graphic data of the risk management  
18 information in response to the authorized access; and

19 means for generating email to alert authorized users to updates to the risk  
20 management information,

21 A system of claim 1, the graphics interface and database forming a web sever  
22 platform to generate secure web pages of the risk management information at a computer  
23 networked with the platform and having authorized access to the risk management  
24 information.

1  
2       17. (Previously presented) A system of claim 1, the means for generating email  
3 generates email in response to receipt of an update to the risk management information.

4  
5       18. (Previously presented) A system of claim 17, the means for generating email  
6 generates email only for authorized user inputs to the risk management information.

7  
8       19. (Original) A system of claim 17, the email being addressed to a user having  
9 the authorized access to the risk management information.

10  
11      20. (Original) A system of claim 17, the email having a hyperlink to graphic data  
12 of the risk management information.

13  
14      21. (Currently amended) A system of claim 1, the means for generating emails  
15 email generates periodic email defining updates to the risk management information.

16  
17      22. (Original) A system of claim 21, the periodic email being addressed to a user  
18 having the authorized access to the risk management information.

19  
20      23. (Original) A system of claim 21, the periodic email having a hyperlink to  
21 graphic data of the risk management information.

1           24. (Original) A system of claim 1, the database being responsive to inputs by a  
2 user with authorized access at a computer networked with the database to securely store  
3 electronic documents with the risk management information associated with the user.

4

5           25. (Currently amended) A graphical and interactive interface system for  
6 managing risk management information, comprising:

7           a secure database having risk management information accessible by authorized  
8 access through a network;

9           a graphics interface for generating graphic data of the risk management  
10 information in response to the authorized access; and

11           means for generating email to alert authorized users to updates to the risk  
12 management information,

13           the database being responsive to inputs by a user with authorized access at a  
14 computer networked with the database to securely store electronic documents with the  
15 risk management information associated with the user,

16           A system of claim 24, the electronic documents comprising one or more of loss  
17 prevention survey results, risk summaries, and CAD diagrams.

18

19           26. (Currently amended) A graphical and interactive interface system for  
20 managing risk management information, comprising:

21           a secure database having risk management information accessible by authorized  
22 access through a network;

23           a graphics interface for generating graphic data of the risk management  
24 information in response to the authorized access; and

1       means for generating email to alert authorized users to updates to the risk  
2       management information,

3       the database being responsive to inputs by a user with authorized access at a  
4       computer networked with the database to securely store electronic documents with the  
5       risk management information associated with the user,

6       A system of claim 24, the electronic documents comprising one or more CAD  
7       diagrams, and further comprising means for automatically converting the CAD diagrams  
8       into graphic image for storage within the database.

9

10      27. (Original) A system of claim 1, the database comprising a SQL database  
11       server.

12

13      28. (Currently amended) A graphical and interactive interface system for  
14       managing risk management information, comprising:

15       a secure database having risk management information accessible by authorized  
16       access through a network;

17       a graphics interface for generating graphic data of the risk management  
18       information in response to the authorized access; and

19       means for generating email to alert authorized users to updates to the risk  
20       management information,

21       A system of claim 1, the database responsive to electronically received  
22       recommendations regarding a segment of risk management information to post the  
23       recommendations with the segment of risk management information.

1        29. (Currently amended) A graphical and interactive interface system for  
2        managing risk management information, comprising:

3                a secure database having risk management information accessible by authorized  
4                access through a network;

5                a graphics interface for generating graphic data of the risk management  
6                information in response to the authorized access; and

7                means for generating email to alert authorized users to updates to the risk  
8                management information,

9                ~~A system of claim 1~~, the graphics interface facilitating interactive  
10          recommendations, wherein electronic recommendations for a segment of risk  
11          management information may be stored with the database for association with the  
12          segment of risk management information.

13

14        30. (Currently amended) A graphical and interactive interface system for  
15        managing risk management information, comprising:

16                a secure database having risk management information accessible by authorized  
17                access through a network;

18                a graphics interface for generating graphic data of the risk management  
19                information in response to the authorized access; and

20                means for generating email to alert authorized users to updates to the risk  
21                management information,

22                ~~A system of claim 1~~, the graphics interface and user interface providing drill-  
23          down linkage between high level summary and low level explanatory details based upon  
24          contributing factors to that rating.

1  
2       31. (Currently amended) A graphical and interactive interface system for  
managing risk management information, comprising:

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4           a secure database having risk management information accessible by authorized  
access through a network;

5  
6           a graphics interface for generating graphic data of the risk management  
information in response to the authorized access; and

7  
8           means for generating email to alert authorized users to updates to the risk  
management information,

9  
10          A system of claim 1, the graphics interface generating color-coded graphic data to  
11 differentiate decision-making risk management information.

12  
13       32. (Currently amended) A system of claim [[30]] 31, the color-coded graphic  
14 data comprising red, yellow, blue and green decision-making risk management  
15 information.

16  
17       33. (Currently amended) A system of claim [[30]] 31, different colors of the  
18 color-coded graphic data being associated with different quality ratings.

19  
20       34. (Currently amended) A graphical and interactive interface system for  
21 managing risk management information, comprising:

22           a secure database having risk management information accessible by authorized  
23 access through a network;

1       a graphics interface for generating graphic data of the risk management  
2       information in response to the authorized access; and  
3       means for generating email to alert authorized users to updates to the risk  
4       management information,

5       A system of claim 1, further comprising means for appending user-generating  
6       comments to one or more segments of the risk management information.

7

8       35. (Currently amended) A graphical and interactive interface system for  
9       managing risk management information, comprising:

10       a secure database having risk management information accessible by authorized  
11       access through a network;

12       a graphics interface for generating graphic data of the risk management  
13       information in response to the authorized access; and

14       means for generating email to alert authorized users to updates to the risk  
15       management information,

16       A system of claim 1, further comprising means for viewing and manipulating  
17       recommendations and associated valuations through the graphics interface and over the  
18       network.

19

20       36. (Original) A system of claim 35, further comprising means for selectively  
21       switching between cost-benefit analyses, summaries, status screens, through the graphics  
22       interface and over the network.

1       37. (Original) A system of claim 35, further comprising means for selectively  
2 switching between values associated with recommendations, through the graphics  
3 interface and over the network.

4

5       38. (Currently amended) A graphical and interactive interface system for  
6 managing risk management information, comprising:

7               a secure database having risk management information accessible by authorized  
8 access through a network;

9               a graphics interface for generating graphic data of the risk management  
10 information in response to the authorized access; and

11               means for generating email to alert authorized users to updates to the risk  
12 management information,

13               A system of claim 1, further comprising means for viewing one or more of the  
14 following recommended cost-benefit analysis information through the graphics interface  
15 and over the network: total loss before implementation of a recommendation, total loss  
16 after implementation of a recommendation, property damage loss before implementation  
17 of a recommendation , property damage loss after implementation of a recommendation,  
18 business interruption loss before implementation of a recommendation, business  
19 interruption loss after implementation of a recommendation, estimated cost to complete,  
20 estimated cost to complete source, estimated probability, estimated probability source,  
21 and estimated annual risk avoidance.

22

23       39. (Currently amended) A system of claim 38, the estimated annual risk  
24 avoidance comprising a factor of ~~[(property loss before implementation of a~~

1 recommendation + business interruption loss before implementation of a  
2 recommendation) – (property loss after implementation of a recommendation + business  
3 interruption loss after implementation of a recommendation)] / probability (in years))  
4 {(property loss before implementation of a recommendation + business interruption loss  
5 before implementation of a recommendation) – (property loss after implementation of a  
6 recommendation + business interruption loss after implementation of a  
7 recommendation)} / probability (in years)).

8  
9 40. (Currently amended) A graphical and interactive interface system for  
10 managing risk management information, comprising:

11 a secure database having risk management information accessible by authorized  
12 access through a network;  
13 a graphics interface for generating graphic data of the risk management  
14 information in response to the authorized access; and  
15 means for generating email to alert authorized users to updates to the risk  
16 management information.

17 A system of claim 1, further comprising means for sharing one or more  
18 recommendations between users through the interface and over the network.

19  
20 41. (Original) A system of claim 40, the sharing based upon access and authority  
21 levels of accounts, divisions, locations, or individuals.

22  
23 42. (Currently amended) A graphical and interactive interface system for  
24 managing risk management information, comprising:

1           a secure database having risk management information accessible by authorized  
2           access through a network;  
3           a graphics interface for generating graphic data of the risk management  
4           information in response to the authorized access; and  
5           means for generating email to alert authorized users to updates to the risk  
6           management information,

7           A system of claim 1, further comprising means for posting user-generated  
8           documents with user-authorized risk management information through the graphics  
9           interface and over the network.

10  
11          43. (Currently amended) A graphical and interactive interface system for  
12          managing risk management information, comprising:

13           a secure database having risk management information accessible by authorized  
14           access through a network;  
15           a graphics interface for generating graphic data of the risk management  
16           information in response to the authorized access; and  
17           means for generating email to alert authorized users to updates to the risk  
18           management information,

19           A system of claim 1, wherein the updates to the risk management information  
20          comprise modifications in a segment of risk management information, the users having  
21          authorized access to the segment.

22  
23          44. (Previously presented) A system of claim 43, wherein the modifications  
24          comprise the posting of a new document to the segment of risk management information.

1  
2       45. (Currently amended) A graphical and interactive interface system for  
3 managing risk management information, comprising:

4           a secure database having risk management information accessible by authorized  
5 access through a network;

6           a graphics interface for generating graphic data of the risk management  
7 information in response to the authorized access; and

8           means for generating email to alert authorized users to updates to the risk  
9 management information,

10          A system of claim 1, wherein the means for generating email comprises (a) an  
11 email server connected in a network with one or more access computers, and (b) an email  
12 notification application connected in network with the database for automatically sending  
13 email notification to the access computers upon updates to the risk management  
14 information.

15  
16          46. (Original) A system of claim 45, further comprising a workflow engine  
17 application connected in network between the database and the email notification  
18 application, for interfacing between one or more access terminals and the database.

19  
20          47. (Currently amended) A graphical and interactive interface system for  
21 managing risk management information, comprising:

22           a secure database having risk management information accessible by authorized  
23 access through a network;

1       a graphics interface for generating graphic data of the risk management  
2       information in response to the authorized access; and  
3       means for generating email to alert authorized users to updates to the risk  
4       management information,

5       A system of claim 1, further comprising a workflow engine application connected  
6       in network with the database for interfacing between one or more access terminals and  
7       the database.

8  
9       48. (Original) A system of claim 47, the workflow engine application comprising  
10      a rec builder for posting recommendations to the risk management information.

11  
12      49. (Currently amended) A graphical and interactive interface system for  
13      managing risk management information, comprising:

14       a secure database having risk management information accessible by authorized  
15       access through a network;

16       a graphics interface for generating graphic data of the risk management  
17       information in response to the authorized access; and

18       means for generating email to alert authorized users to updates to the risk  
19       management information,

20      A system of claim 1, wherein the means for generating email further comprises  
21      means for the users to turn email notification on or off and to self-select email  
22      notification frequency.

1       50. (Currently amended) A system for managing risk management information,  
2 comprising:

3             a database for storing one or more segments [[or]] of risk management  
4 information;

5             means for augmenting information within one of the segments of risk  
6 management information through a workflow process terminal in network with the  
7 database; and

8             email notification means for communicating email to an authorized user of the  
9 one segment to notify the authorized user of the augmented information, wherein the  
10 authorized user may access graphical data representing at least part of the segment of risk  
11 management information.

12  
13       51. (Original) A system of claim 50, the email notification means comprising an  
14 email server connected in network with the authorized user, and an email notification  
15 application for interfacing between the database and the email server.

16  
17       52. (Original) A system of claim 50, further comprising a workflow engine  
18 application for interfacing between one or more workflow process terminals and the  
19 database.

20  
21       53. (Original) A system of claim 50, further comprising a security buffer coupled  
22 in network between the database and an access computer of the authorized user, for  
23 ensuring only authorized access to the segments of information.

1       54. (Original) A system of claim 53, the email comprising an Internet link to the  
2 augmented information within the one segment, the buffer automatically checking with  
3 the database to ensure that a user accessing the link has authorized access to the  
4 augmented information.

5  
6       55. (Original) A system of claim 50, further comprising a graphics interface for  
7 collating risk management information from the database into a graphical display for an  
8 access computer coupled in network with the database.

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10      56. (Canceled)

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12      57. (Canceled)

13  
14      58. (Canceled)

15  
16      59. (Canceled)

17  
18      60. (Currently amended) A graphical and interactive interface system for  
19 managing risk management information, comprising:

20       a secure database having risk management information accessible by authorized  
21 access through a network;

22       a graphics interface for generating graphic data of the risk management  
23 information in response to the authorized access; and

1       means for generating email to alert authorized users to updates to the risk  
2       management information,

3       A system of claim 1, wherein the risk management information is segmented  
4       within the database for association with a plurality of entities having proprietary interest  
5       in, and authorized access to, one or more segments of the risk management information,  
6       wherein the risk management information pertains to property risks associated with loss  
7       of existing property associated with the plurality of entities located at a plurality of  
8       respective facilities.

9  
10      61. (Previously presented) A system of claim 60,  
11       wherein the system is configured to allow selective access to parts of the risk  
12       management information to authorized users having different roles associated with risk  
13       management, to thereby control sharing of risk management information, and

14       wherein the system is further configured to facilitate the management of the  
15       property risks by facilitating: an initial collection of risk information in a survey  
16       conducted at a facility; the building of a recommendation pertaining to assessed risks at  
17       the facility; and the tracking of progress regarding the recommendation.

18  
19      62. (Previously presented) A graphical and interactive interface system for  
20       managing risk management information, comprising:

21       a secure database having risk management information accessible by authorized  
22       access through a network; and

23       a graphics interface for generating graphic data of the risk management  
24       information in response to the authorized access,

1       wherein the risk management information is segmented within the database for  
2 association with a plurality of entities having proprietary interest in, and authorized  
3 access to, one or more segments of the risk management information, wherein the risk  
4 management information pertains to property risks associated with loss of existing  
5 property associated with the plurality of entities located at a plurality of respective  
6 facilities,

7           wherein the system is configured to allow selective access to parts of the risk  
8 management information to authorized users having different roles associated with risk  
9 management, to thereby control sharing of risk management information, and

10          wherein the system is further configured to facilitate the management of the  
11 property risks by facilitating: an initial collection of risk information in a survey  
12 conducted at a facility; the building of a recommendation pertaining to assessed risks at  
13 the facility; and the tracking of progress regarding the recommendation.

14

15       63. (Previously presented) A method for managing risk management information,  
16 comprising:

17           providing a database for storing risk management information that is segmented  
18 for association with a plurality of entities having proprietary interest in, and authorized  
19 access to, one or more segments of the risk management information, wherein the risk  
20 management information pertains to property risks associated with loss of existing  
21 property associated with the plurality of entities located at a plurality of respective  
22 facilities, and

1       allowing selective access to parts of the risk management information to  
2       authorized users having different roles associated with risk management, to facilitate the  
3       management of the property risks,

4               wherein the management of the property risks includes:

5               collecting risk information in a survey conducted at a facility;  
6               building of a recommendation pertaining to assessed risks at the facility; and  
7               tracking the progress of the recommendation.

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